

Information to identify the case:

Debtor 1	Charles F. Palmieri	Social Security number or ITIN	xxx-xx-2393
	First Name Middle Name Last Name	EIN	--
Debtor 2	Lori A. Palmieri	Social Security number or ITIN	xxx-xx-4425
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13972-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles F. Palmieri

Lori A. Palmieri
aka Lori-Ann Palmieri

6/8/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charles F. Palmieri
 Lori A. Palmieri
 Debtors

Case No. 18-13972-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db/jdb
 517361219 +Charles F. Palmieri, Lori A. Palmieri, 938 Old York Road, Branchburg, NJ 08876-3837
 517361224 +Asset Recovery Solutions LLC, 2200 East Devon Ave., Suite 200, Des Plaines, IL 60018-4501
 517361225 +Capital One NA, Attn: The Bureaus Inc., 650 Dundee Rd., Suite 370,
 Northbrook, IL 60062-2757
 517361225 +Cavalry Portfolio Service, Atn: Schachter Portnoy, LLC, 3490 U.S. Route 1, Suite 6,
 Princeton, NJ 08540-5920
 517361235 +Merchantile Adjustment Bureau LLC, PO Box 9066, Williamsville, NY 14231-9066
 517361236 +Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581
 517361237 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 517361238 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695-0245)
 517361240 +Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
 517441925 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 517361241 +US Bank Business Edge, Attn: Cardmember Service, PO Box 6335, Fargo, ND 58125-6335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2018 23:29:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 08 2018 23:29:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517361218 +EDI: AMEREXPR.COM Jun 09 2018 03:08:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 517361221 EDI: BANKAMER.COM Jun 09 2018 03:08:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 517370331 +EDI: AISACG.COM Jun 09 2018 03:08:00 BMW Bank of North America,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517361220 +EDI: BANKAMER.COM Jun 09 2018 03:08:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517361222 +EDI: CAPITALONE.COM Jun 09 2018 03:08:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517361223 +EDI: CAPITALONE.COM Jun 09 2018 03:08:00 Capital One, PO Box 30256,
 Salt Lake City, UT 84130-0256
 517361226 +EDI: CHASE.COM Jun 09 2018 03:08:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517361227 +EDI: CITICORP.COM Jun 09 2018 03:08:00 Citi Cards/Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 517361228 +EDI: CITICORP.COM Jun 09 2018 03:08:00 CitiBusiness Card, PO Box 6235,
 Sioux Falls, SD 57117-6235
 517361229 EDI: RCSDELL.COM Jun 09 2018 03:08:00 Dell Financial Services,
 Attn: Customer Service Corres. Dept., PO Box 81577, Austin, TX 78708-1577
 517361230 EDI: DISCOVER.COM Jun 09 2018 03:08:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 517361232 +EDI: CITICORP.COM Jun 09 2018 03:08:00 Goodyear Tire/Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517361233 +EDI: IRS.COM Jun 09 2018 03:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 517361234 +EDI: CBSKOHL.COM Jun 09 2018 03:08:00 Kohls/Capone, PO Box 3115,
 Milwaukee, WI 53201-3115
 517361239 EDI: TDBANKNORTH.COM Jun 09 2018 03:08:00 TD Bank, PO Box 5600, Lewiston, ME 04243
 517361231 EDI: USBANKARS.COM Jun 09 2018 03:08:00 Elan Financial Services, PO Box 108,
 Saint Louis, MO 63166

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Jun 08, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, as servicer for The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-17T1, Mortgage Pass-Th NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

David A. Ast on behalf of Joint Debtor Lori A. Palmieri david@astschmidtllaw.com, info@astschmidtllaw.com; robert@astschmidtllaw.com; astecf@gmail.com

David A. Ast on behalf of Debtor Charles F. Palmieri david@astschmidtllaw.com, info@astschmidtllaw.com; robert@astschmidtllaw.com; astecf@gmail.com

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com

Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com

Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-17T1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-17T1 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com

Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-17T1) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8